

EXHIBIT J



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Attorney General Dann to File Subpoenas as Sub-Prime Investigation Continues

COLUMBUS – The following is the text of Attorney General Marc Dann's remarks at today's press conference with Governor Ted Strickland, Commerce Director Kimberly Zurz and Ohio Supreme Court Chief Justice Thomas Moyer.

I applaud Governor Strickland, Director Zurz, Treasurer Corday, Michael Paeton the Executive Director of the OCRC for the concerted effort to find a way to help as many Ohioans as possible avoid foreclosure.

And I am pleased that Chief Justice Moyer has agreed to join us today to offer his thoughts on how the courts may be able to help Ohioans deal with foreclosures.

The compact, which my office helped draft, offered the companies who helped create the predatory lending crisis an opportunity to do the right thing and help Ohioans who have been victimized by predatory lenders save their homes

Their refusal to sign the compact speaks volumes about their crass disregard for the people they have hurt and the communities they have destroyed house by house, street by street, block by block

I have said for months that my office would do everything possible to hold the people and companies who have turned the dream of homeownership into a nightmare for thousands of families accountable for their actions

Early in my administration, I created a number of task forces to investigate predatory lenders.

Today, 30 individuals from the public policy and legal divisions of my office are staffing those task forces.

Six of those individuals are working on this investigation on a full-time basis, including my Deputy Chief Counsel and attorneys from the Civil Rights, Consumer Protection, and Antitrust sections of my Office.

To date we've taken court action that's forced New Century Financial to consult with our office and the Department of Commerce before foreclosing on a home.

We've filed suit against a number of mortgage companies and appraisers.

And we have sued and are continuing to investigate and pursue foreclosure "rescue" firms—the vultures who are more than willing to pick over the bones of families who are about to lose their homes.

Now, in the wake of the failure of even one servicer to sign the compact, we are prepared to redouble our efforts.

I am announcing today that we are about to issue a number of Civil Investigative Demand subpoenas to companies involved in the sub-prime industry.

The information we are seeking via these subpoenas—which are being issued jointly with the Department of Commerce—is vital to our ongoing investigation.

That investigation involves possible violations of the anti-trust laws, civil rights statutes, and consumer sales practices act.

In addition, the information we gather may enable us to use our common law authority to investigate and prosecute civil fraud.

I am proud of the work my office has already done to obtain both justice and relief for Ohio homeowners.

We have worked hard to fill the gap created by the Bush Administration's willful destruction of the regulatory framework that has protected Americans for more than 100 years.

The federal government's abandonment of its responsibilities is one of the primary causes of the crisis we face today.

That is why I was encouraged to see that Congress had at last begun to address this dilemma.

But while I applaud the principle behind the bill now being considered by the House, I, like attorneys general around the country, am opposed to any provision that would inhibit or prohibit me, the governor, Treasurer Cordray, Director Zurz, and other state officials from doing all we can to protect and fight for the people of this state.

I would like to again commend Governor Strickland, Treasurer Cordray, Director Zurz, Director Paeton and their staffs for their hard work and commitment to the people of Ohio and for partnering with us in the fight against predatory lending.

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